



"CREDIT CARDS AND RELATED SERVICES THAT USE NON-METALLIC
SYMBOLIC COLORS TO TARGET SPECIFIC DEMOGRAPHIC GROUPS"

(TITLE SINCE REVISED)

PRELIMINARY AMMENDMENT

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CARDS AND RELATED SERVICES PROVIDED BY CREDIT CARD ENTITIES
THAT USE NON-METALLIC SYMBOLIC COLORS TO TARGET SPECIFIC
DEMOGRAPHIC GROUPS

CROSS REFERENCE TO RELATED APPLICATIONS

This patent application is based on provisional application serial number 60/192669 entitled "CREDIT CARDS AND RELATED SERVICES WHICH USE NON-METALLIC, SYMBOLIC COLORS TO TARGET SPECIFIC DEMOGRAPHIC GROUPS" filed March 28, 2000. Provisional application serial number 60/192669, along with non-provisional application serial number 09/524155 entitled "DATA CARDS WITH USER-CUSTOMIZED MESSAGES" filed March 14, 2000, and its corresponding provisional application serial number 60/178499 entitled "MAGNETIC CREDIT/DEBIT CARDS EMBOSSED WITH PERSONAL MESSAGES" filed January 27, 2000 are all being incorporated by reference into this non-provisional application.

SPECIAL NOTE

Please note that the terms, "credit card entity", "card entity" and "card issuer" are deemed to be interchangeable. The aforementioned terms are herein defined to also include any and all credit card related entities that are able to put aspects of this disclosure into practice with regards to any cards that they offer (credit cards, "smart cards", debit cards, etc.), such as credit card companies, credit card issuers, credit card co-branding partners, credit card affinity card partners, credit card manufacturers, credit card industry consultants, credit card third party affiliates that promote and offer card issuers' credit cards to the public in exchange for revenues from card issuers, etc.

BACKGROUND OF THE INVENTION

Presently there are Gold, Platinum, and Titanium cards and related services in widespread use. Although they are metals, each of these is manifested as colors on their respective cards, and as titles for the cards and related services. While each offers different features and advantages, a part of the attraction to the users of these cards is the ability to convey an "aura" of prosperity to whomever the cards are presented to.

The credit card industry is one of intense competition. New products are introduced regularly in an attempt to increase (or at least maintain) market share. It is conceivable that card issuers could use symbolic, non-metallic colors to attract users that wished to convey something other than the prosperity that is exemplified by the use of gold, platinum, or titanium colored cards.

BRIEF SUMMARY OF THE INVENTION

This application seeks to patent cards and related services that use non-metallic, symbolic colors to target specific demographic groups. This application does not seek to patent the use of metallic colors that are already in widespread use (such as gold, platinum, or titanium). Patent protection is sought due to the fact that trademark protection alone may be inadequate in protecting the invention.

Why have a patent in addition to a trademark? Take the case of the "Lavender" card. The Lavender card is a card and related services (still in development) aimed specifically at the Gay and Lesbian population. The basis for this is that "lavender" is a color symbol for homosexuality and lesbianism. The applicant of this application currently controls the trademark for card services known as "Lavender". Having only trademark protection could prove inadequate in protecting the Lavender product. A patent would protect the invention against card issuers that were possibly granted a trademark that included the word "Lavender". For example, if the United States Trademark Office somehow granted

“XYZ Lavender” to Card Issuer XYZ Inc., without patent protection, there would be nothing to prevent Card Issuer XYZ from exploiting what the Lavender Card means or does. An intent is to potentially license “Lavender” as not only the name and color of a card and related services, but as a potential prefix and suffix to existing card brand names as well, referring to cards and related services specifically for Gays and Lesbians.

EXAMPLES USING “LAVENDER” AS A STAND ALONE:

- “LAVENDER”
- “THE LAVENDER CARD”

POTENTIAL EXAMPLES USING “LAVENDER” AS A SUFFIX:

- “AMERICAN EXPRESS LAVENDER”**
- “VISA LAVENDER”**
- “DISCOVER LAVENDER”**

POTENTIAL EXAMPLE USING “LAVENDER” AS A PREFIX:

- “LAVENDER MASTERCARD”**

**Note: The above are fictitious trademarks used for illustrative purposes only.

No current association with the aforementioned companies is stated or implied.

Other colors can have symbolic meanings to particular demographic groups, and may be used to target credit cards and related services accordingly. As “Lavender” is a symbolically significant color to the Gay and Lesbian populations, “Pink” is significant to women and their related health issues (as the pink ribbon is used for breast cancer awareness); “Red” is significant for AIDS awareness (as in the red ribbon); “White” is significant as a color of purity and Godliness to the religiously observant; and “Green” is significant to the environmentally aware. As non-metallic color symbols, the colors cited

above may be used as stand alone terms, suffixes, and prefixes in the same manner as the "Lavender" examples cited earlier.

In addition to cards and related services that use non-metallic, symbolic colors to target specific demographic groups, certain novel and patent-worthy features are disclosed to enhance the attractiveness of the various card offerings to their targeted end users, as well as end users in general.

DESCRIPTION OF DRAWINGS

FIG. 1 – Shows a Lavender Card brand card aimed at the Gay and Lesbian population with a plurality of cardholder names separated by an optional modifier, in this case, two names of a Gay couple (“Bill Smith or Mike Thomas”).

FIG. 2 – Shows a generic credit card aimed at the general population with a plurality of cardholder names separated by an optional modifier, in this case, two names of a husband and wife couple (“Sara Jones or Edward Jones”).

FIG. 3 – Shows a generic credit card that features a message that appears on a space, field or zone on the card, where the message is comprised of anything that is customized, created, selected, or specified by the card applicant, which in this case is a whimsical message (“King Of The Universe”).

FIG. 4 – Shows an August “warning” reminder for a cardholder to have a mammogram and gynecological examination during the month of October, along with a reminder for the cardholder to perform a monthly breast-self examination. Also illustrated is a tip on where to find instructions on how to perform the breast self-examination. The reminder may be part of the actual card statement, may be sent as a separate item along with the card statement, or may be presented to the cardholder by any means such as mail, fax, e-mail, phone, smartcard reader, etc.

FIG. 5 – Shows a September “warning” reminder for a cardholder to have a mammogram and gynecological examination during the month of October, along with a reminder for the cardholder to perform a monthly breast-self examination. Also illustrated is a tip on where to find instructions on how to perform the breast self-examination. The reminder may be part of the actual card statement, may be sent as a separate item along with the card statement, or may be presented to the cardholder by any means such as mail, fax, e-mail, phone, smartcard reader, etc.

FIG. 6 – Shows the October reminder for a cardholder to have a mammogram and gynecological examination during the month of October, along with a reminder for the cardholder to perform a monthly breast-self examination. Also illustrated is a tip on where to find instructions on how to perform the breast self-examination. The reminder may be part of the actual card statement, may be sent as a separate item along with the card statement, or may be presented to the cardholder by any means such as mail, fax, e-mail, phone, smartcard reader, etc.

FIG. 7 – Shows the November reminder for a cardholder that serves to either congratulate the cardholder on having the mammogram and gynecological examination performed during the month of October, or to remind the cardholder that it is not too late to get the procedures performed had she neglected to do so. Also, there is a reminder for the cardholder to perform a monthly breast-self examination. Also illustrated is a tip on where to find instructions on how to perform the breast self-examination. The reminder may be part of the actual card statement, may be sent as a separate item along with the card statement, or may be presented to the cardholder by any means such as mail, fax, e-mail, phone, smartcard reader, etc.

FIG. 8 – Shows a Pink Card brand card aimed at women's health awareness that illustrates a message of support on behalf of the cardholder to a friend or relative who is fighting cancer ("Keep Up The Fight Ellen").

FIG. 9 – Shows a Red Card brand card aimed at AIDS (Acquired Immune Deficiency Syndrome) awareness that illustrates a message memorializing a friend that has succumbed to the affliction ("We Miss You Scott").

DETAILED DESCRIPTION OF THE INVENTION

As mentioned earlier, patent protection is sought on the "Lavender", "Pink", "Red", "White", and "Green" cards and related unique features.

LAVENDER

As mentioned earlier, the color lavender is a color symbol of the Gay and Lesbian community, and the Lavender Card is a card and services aimed at the Gay and Lesbian population. Gays and Lesbians are an excellent target audience for cards and related services. A hallmark of the Gay and Lesbian community is the fact that most committed Gay and Lesbian couples have dual incomes; this, along with the fact that such couples are rarely burdened by the time and financial constraints of raising children, results in a tremendous demographic of individuals with ample disposable incomes. Corporate America on the whole has done very little to acknowledge this powerful segment of the consumer market. "Lavender" is being developed to counter this longstanding oversight. In the instance of the Gay and Lesbian Lavender Card user, there are potentially very attractive features that current card issuers do not even offer to their customers in general, let alone to Gay and Lesbian card users specifically.

The first of these features is enabling cardholders the option of having more than one cardholder name (most likely two names, although more than two is possible), on the card, optionally separated by a modifier (EXAMPLE: "Or") (FIG.1). On the back of the card is a location for each of the signatures corresponding to the cardholder names on the face of the card, although an embodiment would allow for having only a singular signature location for the signature of the actual bearer of the card. While this feature is intended for any committed couple or group, and may be used for any kind of card issued by a credit card entity, it could prove VERY interesting to Gay and Lesbian couples who would want this option on their "Lavender Card". In this day and age, Gay and Lesbian couples around the world are struggling to attain partnership recognition, rights and

benefits. Offering these cardholders the opportunity to show their commitment as a couple by allowing multiple names on their cards has the potential to be a tremendously desirable feature ("the state where we reside won't acknowledge our relationship, but at least our card issuer will"). Such a feature could be quite advantageous to card issuers wishing to increase their market share of Gay and Lesbian customers that, as a whole, tend to have sizable disposable incomes. Gays and Lesbians are not the only demographic that could find that having a plurality of user names on a card is an attractive feature; non-Gay, deeply committed couples, regardless of whether they are newlyweds or married sixty years, could prove very receptive to this feature (FIG.2), which does not exist in the current marketplace in any of the disclosed forms.

Another feature of the Lavender card is a reward program for informants in the event that a Lavender cardholder is murdered or severely injured by an individual or group of individuals. In rare but significant instances, Gays and Lesbians have been victims of violence, sometimes by anti-Gay and anti-Lesbian perpetrators that have singled out their victims solely because of the victims' sexual orientation. While such hate crimes are abhorrent to all but those that commit them, they are especially feared by Gay and Lesbian populations; as a result, publicizing that a reward will be posted by the issuing card company for information leading to the arrest and conviction of the killer or killers of a Lavender cardholder will tell potential victimizers that their murderous acts will result in a bevy of reward seekers looking to "turn them in". It would be greatly hoped that having a reward system that is well publicized in the media could actually act as a deterrent to the commission of crime. Such a feature does not currently exist as a benefit of a card. While this feature could prove enormously popular to Gays and Lesbians, it could translate very well to card products aimed at non-Gays as well. This benefit could either be an intrinsic or an add-on (for a small surcharge) feature of the Lavender card, or any other authorized cards. Any one of many potential variants could be implemented, such as the reward amount rising the longer the crime goes unsolved, or enabling a cardholder to enhance the amount of the reward that would be paid in the event of his own personal misfortune, either through payment of an additional premium, or through incremental increases in card activity.

To improve the chances of catching the criminal perpetrators, the Lavender Card would make information available pertaining to crimes that have been committed. The information would be dispersed via a conduit, which may be comprised of any communicative means such as a website or press release, where people interested in learning facts in order to help solve crimes would be able to research a particular case in question. Reward information would also be disseminated from the conduit.

Another relevant feature is a memorial provided by a credit card entity where people may acknowledge somebody who is fighting or has succumbed to a disease, or even suffered from violence. The names of such individuals (with the option of a personalized inscription) thereafter may be posted on a memorial. The memorial may be of a physical nature (as in a monument), an online memorial (appearing on a website), or may be comprised of any other embodiment.

Per above, to go along with a memorial, another kind of memorial may be an optional add-on to the card itself. If the Gay or Lesbian individual or couple has lost a friend, especially if in an untimely or tragic manner (AIDS, violence, etc.), the cardholder or holders could memorialize a loved one accordingly on a card (Example – “WE MISS YOU ROBERT”). While the personalized message mentioned above is specifically aimed at acknowledging a loved one as a memorial, it is possible to expand the concept to allow a cardholder to have any kind of user customized, user created, user selected, or user specified message (whether whimsical or factual) on a space, field, or zone located anywhere on the surface of the card (FIG.3).

EXAMPLE: JOHN ROBERTS

KING OF THE UNIVERSE

EXAMPLE: SALLY JONES

BORN TO SHOP

PINK

Offering unique features for cards and services that use symbolic colors to target specific demographic groups may of course extend beyond the Lavender Card. Take, for example, the Pink Card. The Pink Card is a card and related services that relates to women's health issues, more specifically, to the detection (preferably early detection) of cancers, such as breast and gynecological cancers, in women. The Pink Card derives its meaning from the pink ribbons that people have traditionally worn to raise awareness of breast cancer. Furthermore, it is possible to extend beyond the scope of current card user benefits to include features that may be instrumental in saving lives.

The first feature is where the credit card entity provides reminders, tips, and suggestions for any health related topic, health related preventive measure, medical check-up, medical exam, or medical procedure. A credit card entity may disseminate this information to the general public at large by offering seasonal or timely health related reminders through advertising or promotional literature as a public service; while this is novel in itself, it is envisioned that the preferred embodiment will take the form of reminders, tips and suggestions that will be provided to individual cardholders. Hereafter, the term "reminders" is also meant to encompass the terms "tips" and "suggestions". For example, in the case of a breast self-exam reminder, the reminder may include a tip and/or suggestion regarding the best time of the month to perform the self-exam. An especially novel way for the card issuer to transmit the reminder to the cardholder is to combine the reminder with a card transaction/activity statement (hereafter known as the "card statement"). Embodiments of a card statement may take on any form, whether printed, online via a website, e-mail, smartcard reader, etc. A card statement is one of the few periodic pieces of communication that are consistently read by the people that receive them, so including an important, health related reminder on a card statement would be an excellent and novel way to transmit that reminder.

While reminders would be most effective as an actual part of the statement, the reminder could nonetheless be detachable from the card statement via a perforation, or by any

other means that allows for separation, so the reminder could be stored separately from the statement. This would allow the reminder to be referenced in a more convenient and/or visible location, without disclosing any aspect of financial or account information. Other embodiments would allow for a separate reminder to be part of the card statement enclosure, separate from the actual statement itself; also, the separate reminder may be presented independently of the card statement enclosure to the cardholder by any means such as mail, fax, e-mail, phone, smartcard reader, etc.

Let's look at the above feature in terms of the Pink Card. In most instances, card statements are cut monthly. Coincidentally, certain self-exams are recommended on a monthly basis, but people don't always remember to do them. Take the instance of a woman's monthly breast self-exam. It is recommended that women give themselves a monthly breast examination to aid in the early detection of breast cancer. The Pink Card has a feature on the monthly card statement that includes a reminder for women to give themselves a monthly breast self-exam, so women will hopefully perform breast self-exams more consistently. Starting at certain age milestones, women are advised to receive annual gynecological exams and annual mammograms. These potentially life saving early detection tools are ignored by millions of women for different reasons. Some women simply forget about them, or they lose track of time since their last exam. The Pink Card expects to use its system of health reminders to reduce the oversight on behalf of the cardholders, and hopes to help save lives in the process.

Whereas having monthly and annual reminders in relation with a card statement is a novel and useful feature, the concept may be extended to include other features that will further enhance the value of card offerings to the end user. One such feature as it pertains to the Pink Card is where women may select which month that their card statement will remind them that it is time for their annual mammogram and gynecological examinations. Hereafter, the term "examinations" will encompass both the terms "mammograms" and "gynecological (OB/GYN) examinations". Traditionally, women have been told to have examinations around their birthday, because that would be easy for the woman to remember. How much fun is that? It's like associating one's birthday with a dreaded

chore (It's my birthday-time to clean the bathroom!). A benefit of the Pink Card is that a woman may select when she wishes to have her examination reminders, and how soon before her examinations she wants to start receiving reminders. Say a woman wants to have her examinations in October. She figures in October there isn't a whole lot going on - no summer vacations or major family holidays, nor is there any ordinary calendar reminder that would make her think "mammogram and gynecological exam". She may set up her statement to remind her that October is her examinations month. This may occur at the time of applying for the card, and may be subsequently revised as the woman sees fit. Although the mammogram reminder and OB/GYN examination reminder in the example shown are grouped together in October, the mammogram and OB/GYN examination may each have its own key month in which to be performed (example: mammogram in April, OB/GYN examination in August). Furthermore, the woman may specify how many months or billing cycles in advance she wants to start receiving "warning" reminders that her "examinations month" is forthcoming. Say the woman chooses to have her reminders begin two months prior to her examinations month. In August, the reminder could be "YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED IN OCTOBER, WHICH IS TWO MONTHS FROM NOW. PLEASE SCHEDULE YOUR APPOINTMENTS IN THE NEAR FUTURE."(FIG.4). In September, it could be "YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED IN OCTOBER, WHICH IS NEXT MONTH. PLEASE SCHEDULE YOUR APPOINTMENTS TODAY IF YOU HAVE NOT ALREADY DONE SO." (FIG.5). In October the confirmation reminder could read as "BEING THAT IT IS NOW OCTOBER, YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED DURING THIS MONTH!!! PLEASE SCHEDULE YOUR APPOINTMENTS TODAY IF YOU HAVE NOT ALREADY DONE SO."(FIG.6). In November, a follow-up reminder could read as "BEING THAT IT IS NOW NOVEMBER, YOU SHOULD HAVE HAD YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED LAST MONTH!!! IF YOU HAD THEM DONE, CONGRATULATIONS!!! IF NOT, PLEASE SCHEDULE YOUR APPOINTMENTS TODAY."(FIG.7). An extension of this is that if an individual

supplies to the card issuer the contact information of a chosen health care professional, along with days and times the individual tends to be available, the credit card entity could actually make the appointment on behalf of the individual for any health appointment, examination or procedure (mammogram, etc.), with a confirmation via mail, fax, e-mail, phone, smartcard reader, etc. The information supplied by the individual would be subsequently revisable by the individual. The announcement may even appear in conjunction with the card statement ("You have an appointment with Dr. ABC on Thursday, October XX @ XX: XX pm for your mammogram. If you are unable to make the appointment, contact the doctor's office directly for an alternate date and time").

While the Pink Card refers specifically to health reminders for women, the scope of this invention includes where the credit card entity provides cardholders with reminders, tips, or suggestions for any health related topic, health related preventive measure, medical check-up, medical exam, or medical procedure, including (but not limited to) monthly breast or testicular self-exam reminders; seasonal skin cancer prevention and screening reminders; annual mammogram, gynecological exam, prostate exam, or flu vaccination reminders; and reminders for less frequent procedures such as colorectal exams, bone density screenings, or even child immunizations. Reminders, tips, and suggestions may be gender specific (as in the above mentioned mammograms for women or the above mentioned prostate exams for men), or non-gender specific (as in the above mentioned colorectal exams which may apply to women or men). The scope of the health related reminders, tips and suggestions could even extend to things such as dental check-ups, vision check-ups, diet and exercise programs, or even pet health.

Many credit card entities give their cardholders incentives, whether air miles, free gas, etc. However, offerings could be aimed at providing for the welfare of the cardholders. Take for example the Lavender Card. The system whereby informants are rewarded in the event of a perpetrator maliciously causing death or serious injury to a Lavender Cardholder amply demonstrates the card issuer's concern for the cardholder's well being. There are potential opportunities for a card issuer to offer features, over and above what cardholders ordinarily expect, that could give a card issuer an advantage in the

marketplace. Currently, no credit card entity has expressed concerns for cardholders' health to the point of offering health related assistance.

The first of these features is where a credit card entity provides comprehensive health related information. The limiting factor is that the information is health related. The card entity could supply information to cardholders on any health related topic. For example, the card entity could provide ready information on how to perform a self-examination procedure such as a breast or testicular self-exam. Other information could include a directory of facilities offering procedures (such as mammograms), including information on where to get free or low cost procedures. Also, comprehensive information on the latest treatments for a given disease or affliction may be offered to a cardholder, or to any individual for that matter. Information may be conveyed to the end user by any means, whether it is person-to-person, hard copy form, e-mail, smartcard reader, website, internet links connecting a card website to a health related website that would contain the pertinent information, etc.

Other forms of aid include where the card entity provides health related mechanisms to assist or comfort an individual that is afflicted with or affected by a particular disease or condition. This could include providing a buddy system, where somebody that is going through treatment for a given ailment is grouped with another or others that have been through or are going through a similar ordeal, online chat rooms, support hotlines where an afflicted individual may speak with trained personnel, support for individuals affected by the loss of a loved one due to any disease, condition or affliction, etc.

Finally, assistance may consist of financial support to cardholders that is specifically earmarked for health related expenses. While charitable donation and cash back programs are nothing new among credit card entities, there are no existing card products that promote, market, or offer financial disbursements to or on behalf of a cardholder specifically for the health related matters of the actual cardholder. Such financial support may be for any health related matter, such as funding for a health related examination, test, or procedure (such as a mammogram), a financial disbursement in the event that a

cardholder is diagnosed with a particular disease (such as breast cancer), a disbursement or periodic disbursements to help pay for health insurance premiums that is payable to either the cardholder or the cardholder's health administrator/insurer, etc. The latter may even be used in conjunction with corporate cards used by businesses where the financial disbursements resulting from the use of the cards may be used to offset the sizeable health insurance premiums that businesses pay on behalf of their employees. The financial support may be a flat amount, or may be a variable amount dependent on the level of card activity.

The abovementioned aspects of a credit card entity offering comprehensive health related information, health related mechanisms to assist or comfort individuals, and health related financial disbursements for cardholders is novel in light of what credit card entities and their related services currently offer.

Another relevant feature is a memorial provided by a credit card entity where people may acknowledge somebody who is fighting or has succumbed to a disease. The names of such individuals (with the option of a personalized inscription) thereafter may be posted on a memorial. The memorial may be of a physical nature (as in a monument), an online memorial (appearing on a website), or may be comprised of any other embodiment.

Per above, to go along with the memorial, a memorial may also take the form of an optional add-on to the card itself. If the cardholder has lost a friend or family member to breast cancer, or if the holder has a friend or family member that is battling the disease, the cardholder could acknowledge a loved one accordingly on a card (Example – "I MISS YOU ANNIE", or "KEEP UP THE FIGHT ELLEN"), (FIG.8). An individual caring enough to show support for a loved one that is battling cancer by carrying around a note of encouragement on a card will certainly be a source of strength and inspiration to the afflicted individual. While the personalized message mentioned above is specifically aimed at acknowledging a loved one per a memorial, it is possible to expand the concept to allow a cardholder to have any kind of user customized, user created, user selected, or

user specified message (whether whimsical or factual) anywhere on the surface of the card.

Although the above disclosure specifically uses cancer as an example, embodiments in the spirit of the disclosed features may be incorporated into cards and related services offered by credit card entities for any health related topic, concern, disease, or condition.

RED

The Red Card is a card and related services symbolic of AIDS (Acquired Immune Deficiency Syndrome). Traditionally, people have worn red ribbons to promote AIDS awareness and support for AIDS related causes. While Gays and Lesbians have been the demographic group most visibly associated with AIDS related causes, the Red Card is targeted at anybody that has been touched by AIDS, whether they themselves have been afflicted with the disease, or know somebody who has battled or is battling the disease.

A special feature is a memorial provided by a credit card entity where people may acknowledge somebody who is fighting or has succumbed to AIDS. The names of such individuals (with the option of a personalized inscription) thereafter may be posted on a memorial. The memorial may be of a physical nature (as in a monument), an online memorial (appearing on a website), or may be comprised of any other embodiment.

Per above, to go along with the memorial (physical or on-line), a memorial may be an optional add-on to the card itself. If the card holder has lost a friend or family member to AIDS, or if the holder has a friend or family member that is battling AIDS, the cardholder could acknowledge the loved one accordingly on his Red Card (Example – “REMEMBERING NATHAN”, or ”WE MISS YOU SCOTT”), (FIG.9). Again, an individual caring enough to show support for a loved one that is battling AIDS by carrying around a message of support will certainly be viewed as a source of strength and inspiration by to the afflicted individual. While the personalized message mentioned

above is specifically aimed at acknowledging a loved one per a memorial, it is possible to expand the concept to allow a cardholder to have any kind of user customized, user created, user selected, or user specified message (whether whimsical or factual) anywhere on the surface of the card.

WHITE

The White Card is a credit card and related services that is aimed at populations that are particularly religious. The color "white" has been associated with Godliness throughout the ages. Salient to the White Cardholder would be where a portion of the revenue streams, whether merchant fees, interest charged, cash back features, etc., or any combination thereof could be donated to a wide range of religious and related charitable causes. While this may not be novel in itself, allowing the cardholder to make an entry onto a memorial, whether said memorial comprises a physical monument, a website, or any other embodiment, is outside the scope of current card offerings, and may be very attractive to those wishing to declare devotion or thanks to an almighty power. The White Card is intended for any and all religious populations, regardless of denomination.

As in the Pink Card, the monthly card statement may be used for periodic reminders for the White Card. Upon application for the White Card, the card applicants may specify their religious affiliation. With this information, the card may offer the cardholder reminders, tips, and suggestions about significant religion related events for the coming month, whether they are holidays, holy days, or similar occasions, that are specifically keyed to the religious denomination specified by the cardholder. Such religion related reminders, tips, and suggestions may appear directly on the card transaction/activity statement, may be included as a separate item in the card transaction/activity statement enclosure, or may also be presented to the cardholder independently of the statement enclosure by any means such as mail, fax, e-mail, phone, smartcard reader, etc. While certain wall calendars already contain such information, the card statement reminder may actually prove more effective, being that people do tend to take the time to study their

card statements; by comparison, minutia contained on wall calendars is very easy to overlook.

GREEN

The Green Card is a card and related services that is aimed at people interested in environmental preservation. The color “green” has obvious references to aspects of the environment, whether pertaining to trees, grass, etc. A special feature of the Green Card is planting and gardening reminders, tips, and suggestions for cardholders. Such planting and gardening related reminders, tips, and suggestions may appear directly on the card transaction/activity statement, may be included as a separate item in the card transaction/activity statement enclosure, or may also be presented to the cardholder independently of the statement enclosure by any means such as mail, fax, e-mail, phone, smartcard reader, etc.

Another unique feature of the Green Card is a program where the card issuer will oversee a tree planting or similar reforestation project where a cardholder could select from a list of choices where he would like “his” tree or trees to be planted. The number and types of trees could be “earned” through the cardholders level of card activity, or through cardholder contributions. The approximate region or zone of the where the trees are planted would be disclosed to the cardholder on his card statement. As a follow-up over time, the card issuer could report on the progress of the trees that have been planted, and perhaps even provide photographs showing the growth of the reforestation project that cardholders have funded. Being that the ecologically aware card user would find the continued growth of the trees he has helped to plant to be a subject of interest that could go on for MANY YEARS, such a program would promote and encourage long term loyalty to the Green Card brand(s). While trees are mentioned specifically, other preservation or restoration projects of an ecological nature could also be spearheaded. Such a feature does not exist among current card offerings.

Finally, an annual cash back reward feature that would coincide with spring planting whereby the money that is received by the card user may be used to pay for gardening, and/or landscaping projects.

FURTHER EMBODIMENTS

The invention of credit card entities that providing cardholders with reminders, tips, and suggestions that appear directly on the card transaction/activity statement, or where reminders, tips, and suggestions are included as a separate item in the card transaction/activity statement enclosure, or where the reminders, tips and suggestions may also be presented to the cardholder independently of the card transaction/activity statement by any means such as mail, fax, email, phone, smartcard reader, etc., has the ability to be expounded upon considerably.

Earlier in this disclosure, "Pink" was discussed in depth regarding reminders, tips, and suggestions relating to health; "White" was discussed regarding reminders, tips, and suggestions relating to religion; and "Green" was discussed regarding reminders, tips, and suggestions relating to gardening and planting. It should be obvious that the mechanisms and modus operandi that have been revealed lend themselves to other subject matters beyond the health, religion, and gardening/planting disclosures of "Pink", "White" and "Green" respectively.

In order to be fair to the invention, although specific examples have been presented, there are a multitude of additional subject matters that qualify as being within the range, scope, and spirit of this invention. This invention lends itself to anything that is a reminder, tip, and suggestion that is of a periodic nature, or that occur at a given milestone; whether the reminder, tip, and suggestion is for a *monthly* breast-self exam; a *seasonal* spring planting reminder; an *annual* prostate examination; or colorectal exams or child immunizations that are recommended at certain age *milestones*.

Other card and related services "themes" for the invention could be where reminders, tips, and suggestions provide for a list of birthdays and/or holidays that are coming up; annual and/or quarterly tax due date reminders, tips and suggestions; vehicle maintenance reminders, tips, and suggestions, (such as for due dates of vehicle state inspections, seasonal car winterizing reminders, tire pressure checks, oil changes, etc.); home related reminders, tips, and suggestions (upcoming daylight savings time changes, smoke alarm checks, heating system checks, air conditioning system checks, fireplace inspections, etc.); vacation planning reminders, tips, and suggestions; astrological reminders, tips and suggestions; celestial/astronomical reminders, tips and suggestions; and so on.

As in the case of the "Pink" card, where cardholder supplies information regarding preferences such as which month or billing cycle they wish to have their mammogram and/or gynecological exams cycle around, or where the "White" cardholder specifies his or her religion denomination to obtain the appropriate holiday/holyday reminders tips and suggestions, cardholders would be afforded the opportunity to supply, say, a list of birthdays, so that during a given month, a list of impending birthdays would be supplied to the cardholder by the card issuer. As one may imagine, it is possible for this invention to be implemented in a myriad of ways.

A distinction must be made in that the information presented by the credit card entity as a reminder, tip or suggestion is not intended to include things such as sales promotions that are related to the core business that a card issuer may represent. For example, a co-branded credit card for an automotive parts merchant that mentions a sale or promotion in its card statement enclosure (buy three tires, get one free) would not be in the spirit of this disclosure of reminders, tips and suggestions; however, reminding people to check their tire pressure or winterize their car would be in the spirit of this disclosure. Also, another distinction is that the reminder, tip or suggestion would in no way have anything to do with the card matters at hand. For example, receiving a reminder that a stiff late fee will be levied if the cardholder fails to make a timely payment would not have any bearing on this disclosure, while reminding somebody to get a dental checkup, being that a dental

checkup reminder is in no way related to card matters, would have ramifications with regards to this disclosure.

CONCLUSION

Thus disclosed are cards and related services provided by credit card entities that use non-metallic, symbolic colors to target specific demographics of end users. Also presented are unique and novel features for cards and related services that lend themselves not only for the specifically targeted populations mentioned, but also for card users in general. The full range, scope, and spirit of the disclosure with regards to its potential embodiments will be apparent to those skilled in the art.